



**Community Cash
Terms & conditions
And
Privacy Policy**

Terms & Conditions and Privacy Policy for “COMMUNITY CASH” App

Please read and accept the Terms & Conditions of the “COMMUNITY CASH” App and Privacy Policy if you wish to continue to use the App.

Privacy Policy:

This privacy policy (the “**Privacy Policy**”) sets out how we will use and handle your data, including any data collected via this app. This Privacy Policy may change at any time in the future and your continued access to or use of this app shall mean that you agree to the changes.

1. Information We Collect:

a. Personal Information: When you register an account with Community Cash, we collect personal information such as your name, email address, phone number, and payment information (e.g., bank account information or credit card details).

b. Usage Information: We may collect information about how you use the Community Cash app, including your transaction history, interactions with the app's features, device information, and log data.

2. How We Use Your Information:

a. To Provide Services: We use your personal information to create and manage your account, process transactions, and provide customer support.

b. Improving Services: We may analyze usage data to improve the functionality and user experience of the Community Cash app.

c. Marketing and Communications: With your consent, we may send you promotional emails or push notifications about new features, promotions, or other updates related to Community Cash.

3. Information Sharing and Disclosure:

a. Service Providers: We may share your information with trusted third-party service providers who assist us in operating our app, processing transactions, or providing customer support.

b. Legal Compliance: We may disclose your information if required by law or in response to valid legal requests, such as subpoenas or court orders.

4. Data Security: We take reasonable measures to protect your personal information from unauthorized access, disclosure, alteration, or destruction. These measures include encryption, secure storage, and regular security audits.

5. Children's Privacy: Community Cash is not intended for use by individuals under the age of 18. We do not knowingly collect personal information from children. If you believe that we have inadvertently collected information from a child, please contact us immediately.

6. **Changes to this Privacy Policy:** We may update this Privacy Policy from time to time to reflect changes in our practices or legal requirements. We will notify you of any significant changes by email or by prominently posting a notice within the app.
7. **Contact Us:** If you have any questions, concerns, or feedback about this Privacy Policy or our privacy practices, please contact us at contact@communitybankbd.info .

The use of Community Bank Internet Banking Service is subject to the following terms and conditions:

1. APPLICATION FOR COMMUNITY BANK INTERNET BANKING:

1.1. By applying for Internet Banking for the first time, the User accepts and agrees with these Terms & Conditions. Notwithstanding anything contained herein, all Terms & Conditions about the accounts shall continue to apply. In the event of any conflict between these Terms & Conditions and the Rules and Regulations governing the User(s) account with Community Bank, these Terms and Conditions shall prevail about Community Bank Internet Banking.

2. INTERNET BANKING USERS LOG IN ACCESS, PASSWORD & SECURITY PROCESSES:

2.1. Community Bank will provide the User with a unique User Identification Number (“User ID”) and a temporary password in the first instance through email. The User(s) hereby authorizes and instructs Community Bank to email him/her the User ID and Password relating to his/her access login to the Internet Banking Services to the email address given in the application at his/her own risk and responsibility.

2.2. The User shall log in to internet banking by using the User ID and Password. As a safety measure, the User shall immediately change the Password upon his/her first login. User is requested to change his/her Password frequently thereafter to avoid any possible hacking, inherent risk, or misuse/fraudulent use of his/her account 2.3. User is therefore responsible for maintaining the confidentiality and secrecy of User ID and Password. User should not under any circumstances disclose his/her User ID and/or Password to anyone, including anyone claiming to represent the Bank or to someone assisting a technical helpdesk in connection with the service.

2.4. If the User gives or shares his/her password to anyone or fails to safeguard its secrecy, he/she does so at his/her own risk because anyone with User Password will have access to his/her accounts.

2.5. If the User forgets the password, he/she has to request for issue of a new password by sending a request to Community Bank. If a User’s password is lost or stolen or is known by another individual, he/she must notify the Community Bank immediately. If the bank receives any information orally or in writing from anyone including the user, the bank may immediately suspend the services in good faith for the safety and security of the user.

2.6. User hereby acknowledges and understands the inherent risk of using the Internet and availing the Internet Banking Services and accordingly shall take all necessary precautions at his/her end to safeguard himself/herself from such risk. Bank shall not be held liable in any form whatsoever if the User suffers any loss or damages due to such inherent risk of internet and Internet Banking Services unless such loss or damage is caused due to willful negligence of the Bank.

3. CHARGES:

3.1. COMMUNITY BANK shall initially provide Internet Banking Services free of cost. However, Community Bank reserves the right to change and recover from the User(s) service charges, as may be fixed by Community Bank from time to time. The User hereby authorizes COMMUNITY BANK to recover such charges from his/her account(s).

3.2. Charges are subjected to change from time to time at Community Bank's discretion



4. UNAUTHORIZED/ FRAUDULENT ACTIVITIES:

• Trust • Security • Progress

4.1. Upon obtaining the User ID and Password, the User is requested to check the list of his/her accounts with Community Bank. If any of the User account is missing, please inform Community Bank immediately. If a third-party account is linked to the User's ID, please inform Community Bank also. Do not access it or do not perform any transaction on that account. Such activity, if done, will be treated as fraudulent activity.

4.2. If the User believes unauthorized transactions are being made with his/her account, he/she should change the Password immediately and notify the Community Bank.

4.3. The User should check the Statements for all of his/her accounts for any unauthorized transaction. In case of any discrepancy in details of any transactions carried out in respect of the account, in that event User should immediately inform Community Bank In writing.

4.4. Bank's only responsibility would be to use its best efforts to prevent such unauthorized transactions if already not been made.

5. FINANCIAL AND NON-FINANCIAL TRANSACTIONS:

5.1. User shall be responsible for all financial and non-financial transactions using Community Internet Banking Service.

5.2. Any transaction made after working hours or on public/bank holidays, the transaction value date will be the next working day.

5.3. Community Bank shall not be liable for any consequences arising out of its failure to carry out the instructions due to inadequacy of funds.

6. ANTI-MONEY LAUNDERING:

6.1 User should agree and confirm that he/she will not use this Internet Banking facility for money laundering, illegal, unlawful purpose.

6.2 User shall fully comply with the laws related to money laundering and shall not use Internet Banking services for any anti-terrorism or anti-state activities.

6.3 Community Bank reserves the right to demand an explanation from the User regarding any matter pertaining to money laundering and the anti-terrorism law of the country.

7. CHANGES OF TERMS:

7.1. COMMUNITY BANK shall have the absolute discretion to amend or supplement any of the Terms at any time and will attempt to give prior notice of fifteen days for such changes wherever feasible. Such change to the Terms shall be communicated to the Users publishing on the Community Bank website. By using any new services as may be introduced by Community Bank, the User shall be deemed to have accepted the changed Terms.